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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of: Duro-Emanuel et seq. : Attorney Docket No. 18638-04-5026

Application No.:

10/645,060

Art Unit: 3609

Filed:

August 21, 2003

Examiner: Rankins

For:

Term Note Paired with Money

Market Note

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 20, 2007, the period for response to which ends December 20, 2007, the Applicants hereby respond as follows:

Amendments begin on page 2 of this paper.

Remarks begin on page 7 of this paper.

Certificate of Mailing (37 C.F.R. §1.8)

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited on the date shown below with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450 Alexandra, V & 223 13-1450.

Name: Alison B. Weisberg Sign

_Date of Deposit _

C 20 2007